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|---------------------------------|--|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i> | <i>AEGJ-126199757</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Transamerica Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>42734</i> |
| <i>Company Tracking Number:</i> | <i>LTC EE PPT AR 0509</i> | | |
| <i>TOI:</i> | <i>LTC03I Individual Long Term Care</i> | <i>Sub-TOI:</i> | <i>LTC03I.001 Qualified</i> |
| <i>Product Name:</i> | <i>TCO</i> | | |
| <i>Project Name/Number:</i> | <i>TCO/LTC EE PPT AR 0509</i> | | |

Filing at a Glance

Company: Transamerica Life Insurance Company

| | | |
|--|------------------------------------|----------------------------------|
| Product Name: TCO | SERFF Tr Num: AEGJ-126199757 | State: ArkansasLH |
| TOI: LTC03I Individual Long Term Care | SERFF Status: Closed | State Tr Num: 42734 |
| Sub-TOI: LTC03I.001 Qualified | Co Tr Num: LTC EE PPT AR 0509 | State Status: Closed |
| Filing Type: Advertisement | Co Status: | Reviewer(s): Marie Bennett |
| | Authors: Pamm Davis, Joan Shumaker | Disposition Date: 06/24/2009 |
| | Date Submitted: 06/22/2009 | Disposition Status: Filed-Closed |
| Implementation Date Requested: On Approval | | Implementation Date: |
| State Filing Description: | | |

General Information

| | |
|--|---|
| Project Name: TCO | Status of Filing in Domicile: Not Filed |
| Project Number: LTC EE PPT AR 0509 | Date Approved in Domicile: |
| Requested Filing Mode: Review & Approval | Domicile Status Comments: Advertising filing not required in the domicile state (Iowa). |
| Explanation for Combination/Other: | Market Type: Individual |
| Submission Type: New Submission | Group Market Size: |
| Overall Rate Impact: | Group Market Type: |
| Filing Status Changed: 06/24/2009 | Explanation for Other Group Market Type: |
| | State Status Changed: 06/24/2009 |
| Deemer Date: | Corresponding Filing Tracking Number: LTC EE PPT AR 0509 |
| Filing Description: | |
| RE: Long Term Care Advertising | |
| NAIC #: 86231 | |
| FEIN #: 39-0989781 | |
| Form # / Description: LTC EE PPT AR 0509 Invitation to Inquire PowerPoint Presentation | |

| | | | |
|--------------------------|-------------------------------------|------------------------|----------------------|
| SERFF Tracking Number: | AEGJ-126199757 | State: | Arkansas |
| Filing Company: | Transamerica Life Insurance Company | State Tracking Number: | 42734 |
| Company Tracking Number: | LTC EE PPT AR 0509 | | |
| TOI: | LTC03I Individual Long Term Care | Sub-TOI: | LTC03I.001 Qualified |
| Product Name: | TCO | | |
| Project Name/Number: | TCO/LTC EE PPT AR 0509 | | |

Dear Commissioner Bowman:

Enclosed is the above referenced form for your review and approval. This form is not intended to replace any previously approved form.

This form will be used to solicit policy form TLC 1-FP (AR) 206 et al., which was approved by your department on May 30, 2006.

Bracketed information is intended to be variable. Please see the attached Variables document.

We trust that these forms will meet with your approval. If you have any questions, please let me know.

Company and Contact

Filing Contact Information

| | |
|---|------------------------|
| Pamm Davis, Advertising Analyst Trainee | pamdavis@aegonusa.com |
| P.O. Box 93007 | (800) 553-7600 [Phone] |
| Bedford, TX 76053-3007 | (817) 285-3394[FAX] |

Filing Company Information

| | | |
|-------------------------------------|-------------------------|-------------------------|
| Transamerica Life Insurance Company | CoCode: 86231 | State of Domicile: Iowa |
| P O Box 93005 | Group Code: 468 | Company Type: |
| Hurst, TX 76053-3005 | Group Name: | State ID Number: |
| (800) 553-7600 ext. [Phone] | FEIN Number: 39-0989781 | |
| | ----- | |

Filing Fees

| | |
|------------------|-------------------------|
| Fee Required? | Yes |
| Fee Amount: | \$25.00 |
| Retaliatory? | No |
| Fee Explanation: | \$25 per advertisement. |
| Per Company: | No |

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| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|-------------------------------------|---------|----------------|---------------|
| Transamerica Life Insurance Company | \$25.00 | 06/22/2009 | 28721530 |

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Correspondence Summary

Dispositions

| Status | Created By | Created On | Date Submitted |
|---------------|-------------------|-------------------|-----------------------|
| Filed-Closed | Marie Bennett | 06/24/2009 | 06/24/2009 |

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Disposition

Disposition Date: 06/24/2009

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

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| Item Type | Item Name | Item Status | Public Access |
|----------------------------|-----------------------------------|--------------------|----------------------|
| Supporting Document | Variables | | Yes |
| Form | Invitation to Inquire Power Point | | Yes |

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Form Schedule

Lead Form Number: LTC EE PPT AR 0509

| Review Status | Form Number | Form Type | Form Name | Action | Action Specific Data | Readability | Attachment |
|---------------|--------------------|-------------|-----------------------------------|---------|----------------------|-------------|-------------------------------------|
| | LTC EE PPT AR 0509 | Advertising | Invitation to Inquire Power Point | Initial | | | LTC EE PPT AR 0509 notes filing.pdf |



Transamerica Life Insurance Company

TranCare Options®

A Plan Designed For A Changing Future™

***Presented by- [NAME],
[TITLE]***

LTC EE PPT AR 0509



[The presenter will utilize the first page to identify themselves, their position, the company/division they represent, as well as any credentials they carry.]

Ex: Hello everyone, thank you for coming today.

We are excited to have you with us! My name is [NAME] and I am the [TITLE] with Transamerica Life Insurance Company.

I am a [DESIGNATION or TITLE] and am here today to introduce you to the latest voluntary insurance product that is now available to [ABC] employees.

As we go through the slides, I know everyone is going to have questions and concerns or maybe even personal experiences that they would like to share with the group. My intention is to spend a few minutes on each slide and then open it up to discussion following the presentation.

Does that sound fair to everyone?

Great!



What is Long-Term Care Insurance?

A financial planning tool that may provide...

- ☐ **Financial Security**
- ☐ **Freedom of Choice**
- ☐ **Added Peace of Mind**



So what is Long-Term Care Insurance?

Lets define it as, a financial planning tool that helps you safeguard many of your life's most precious rewards. These rewards can include...

Your financial security – By assisting in paying costs associated with long-term care services.

Your freedom of choice – Giving you the ability to choose between the wide array of options that are available to you.

Added Peace of Mind – Lastly just knowing that you have taken measures to help safeguard yourself and your family in a time of need.



Long-Term Care Facts:

- ❑ **More than 50 million people (21% of all US households) provide care for a chronically ill, disabled or aged family member or friend in any given year.**
- ❑ **Nearly 2/3 of Americans over age 40 have or are now providing financial, emotional, or physical support to a parent or relative. (Public Opinion Strategies survey).**

Source: National Family Caregivers Association, www.Thefamilycaregiver.org/who/stats.cfm, June 2006



[Read slide and go to the next one.]



Long-Term Care Facts:

- ❑ **Presently, it is estimated that 40% of those persons receiving long term care are not seniors, but are between the ages of 18 and 64.**
- ❑ **One-third of the 700,000 stroke victims in the United States each year are under age 60.**

Source: Long-Term Care – Your Financial Planning Guide by author Phyllis Shelton, copyright 2007



[Read slide and go to the next one.]



What can you buy for about [\$58] in [Little Rock]?

| | |
|------------------------------|-----------------|
| [Artichoke Dip Appetizer | 6.50 |
| ½ bottle of Sonoma Sauvignon | 12.95 |
| Pasta Orleans entrée (2) | 31.90 |
| Sales tax (5%) | 4.11 |
| 15% gratuity | 8.32 |
| | <u>\$63.78]</u> |

OR

One day in an Assisted Living Facility at \$[58.17] average cost.

The cost of care provided in [Arkansas] was derived from the U. S. Department of Health and Human Services website titled National Clearinghouse for long term Care Information, as of August, 2007.
Source - <http://www.longtermcare.gov/>



[Read slide and go to the next one.]



While you might not treat yourself to such a nice meal every day, the cost of an assisted living facility, should the need arise, will be a daily expenditure.

Can you afford to spend in today's dollars, \$[58] a day or \$[21,170] annually?*. Moreover, could you afford increases due to the effect of inflation on the future cost of care?

*Based on \$[58] per day multiplied by 365. The cost of care provided in [Arkansas] was derived from the U. S. Department of Health and Human Services website titled National Clearinghouse for Long-Term Care Information, as of August, 2007. Source - <http://www.longtermcare.gov/>



You might remember in 1980 when a loaf of bread cost \$0.51. Today, a loaf of bread can cost \$1.80 or more.



What are some methods for funding Long-Term Care?

- ☐ Cash (Assets)
- ☐ Medicaid
- ☐ Family
- ☐ Other Financial Vehicles Or Tools With Long Term Care Provisions
- ☐ Long Term Care Insurance (LTCi)



So let's discuss some methods for paying for these costs.

Now that we have seen the different ways to pay for long-term care let's look at the next slide and see what each method involves.



Can you afford to utilize your assets for Long-Term Care?

| | Amount Saved* | ALF Daily Cost** | Days in ALF |
|---------------------------------------|---------------|------------------|-------------|
| Savings compounded at 5% for 10 years | [\$13,939.70] | [\$94.75] | [147] |
| Savings compounded at 5% for 15 years | [\$23,212.73] | [\$120.93] | [191] |
| Savings compounded at 5% for 20 years | [\$35,047.73] | [\$154.34] | [227] |

**Investing \$[981.20] annually instead of purchasing LTCi. Assumes adequate and available funding and ignores fluctuations in investment values and the timing of withdrawals.*

***Based on 2006 ALF cost of \$[58.17] in [Arkansas], compounded 5% annually for inflation.*



This is an illustration if you choose to invest your money vs. purchasing a long-term care insurance policy. The problem is that you can keep funding the account you choose to, but the cost of long-term care goes up with inflation like most things do.

Everyone's investments have various returns, but it is safe to say that it is at least difficult to keep up with the inflationary costs associated with long-term care.



Paying cash means you have decided to “roll the dice” and not engage in a strategy that could provide tax-free benefit payments should you require long term care.

If you need long term care services, you could be required to liquidate your investments until you:

- die;
- recover; or
- qualify for Medicaid and Social Services (Medicaid Spend-down)

*Transamerica Life nor any of its agents give legal or tax advice. Please consult your tax advisor for assistance.



[Read slide and go to the next one.]



Medicare/Medicaid Government Programs

- Americans may be surprised to learn that Medicare and most health insurance plans - including Medicare Supplemental insurance - do not cover long term care services.
- In general, Medicare does not pay for long term care. Medicare does not pay for personal or custodial care (help with Activities of Daily Living), which is the greatest part of long term care services.*
- Medicaid is a welfare program for those with limited incomes, few assets and available resources.

* National Clearinghouse for Long-Term Care Information, Medicare, U.S. Department of Health and Human Services, September 2007, www.longtermcare.gov



[Read slide and go to the next one.]



Transferring the Risk

Insurance may be one of the most cost-effective methods of transferring risk whether the risk is property damage (Homeowners), income for survivors (Life insurance) or long term care expenses (Long Term Care insurance).

Cumulative premiums may be significantly less than the costs incurred from the risk itself.



Let's talk a little bit about risk. Everyone's level of risk differs, whether the risk is your home, your life, or needing long-term care services.

When discussing risk, I like to quote an article by David C. Corner that was written in March of 2004 in the Insurance Journal.

Today, the chance of requiring long-term care services is roughly 50 times the chance of sustaining a major loss from an automobile accident. Most consumers would never dream of driving an automobile without owning automobile insurance, but yet they have not planned accordingly for the time when they will require long-term care services.

The same article goes on to say that The Society of Actuaries estimates that for every 1000 people, nearly 600 will require some form of long-term care.



Benefits of Transferring The LTC Risk:

- Offsets some of financial risks and responsibilities.
- May help to preserve retirement portfolio and savings.
- Benefits received for long term care services are generally not considered taxable income.*
- May ease caregiving responsibilities by:
 - Providing supplemental financial support
 - Offering benefits that may help families navigate the maze of services and resources
 - Avoiding disruption of the caregiver's career.

*Transamerica Life nor any of its agents give legal or tax advice. Please consult your tax advisor for assistance.



Let's assume that you simply do not want to handle all of the risk. You can transfer some of the risk to a long-term care insurance policy. How does that help you?

[Go through slide...]

We all know that with the aging of America that the above items are going to get worse. Care giving is a very serious responsibility. It is a FAMILY affair. When we say a family affair we are not just referring to your immediate family.

Your work family as well as your friends will all be affected by a change in your ability to perform your daily routines as you have in the past.



Long Term Care Insurance – Benefit Eligibility

- Most Long Term Care insurance (LTCi) is designed to pay long term care expenses should an insured be unable to perform 2 or more Activities of Daily Living (ADLs) for an expected period of at least 90 days. ADLs are:

Bathing

Continence

Dressing

Eating

Toileting

Transferring

OR

- An insured requires continual supervision due to severe Cognitive Impairment, such as Alzheimer's or Senile Dementia.



We have established that this stuff is pretty important to us. Now let's talk about benefit eligibility.

One trigger is called an Activity of Daily Living or ADL. Think of what you do every morning when you get up. When a licensed health care practitioner evaluates your situation and determines that you are unable to perform 2 of these 6, and estimates that you will not be able to perform them for at least 90 days, you are eligible for benefits.

Then there is a 2nd one as well.

"I just can't remember what it is?"!!!

Oh yes, it is needing care due to severe cognitive impairment. An example would be Alzheimer's, dementia, or possibly a stroke.

Who is probably the most famous person that we as Americans know that battled with the disease of Alzheimer's?

Answer: President Ronald Reagan



TransCare Options® – Standard Benefits* **Underwritten by Transamerica Life Insurance Company**

- | | |
|------------------------|----------------------------|
| • Respite Care | • Adult Day Care |
| • Medical Alert System | • Assisted Living Facility |
| • Caregiver Training | • Nursing Home |
| • Therapeutic Device | • Hospice Care |
| • Home Modification | • 5 Year Rate Guarantee |
| • Home Health Care | • Waiver of Premium** |
| • Care Coordination | • NH/ALF Bed Reservation |

*Benefits and premiums vary by state. See agent for details.

**Waiver of premium only applicable for adult day care, home health care, assisted living facility, and nursing home benefits.



So when you buy a policy, what should you look for? A company that has experience in this is the best place to start.

TransCare Options® is underwritten by Transamerica Life insurance Company.

These benefits are the core standard benefits of the package. I am going spend a moment outlining what each of these benefits provides.



TransCare Options® – Standard Benefits*

- **Alternative Payment Benefit**

- Pays the insured a monthly benefit equal to 10 times the Maximum Daily Benefit (equal to 1/3 the monthly total), in lieu of all other benefits.
- Insured has the freedom to use the benefits paid as they see fit:
 - Pay for care by a family member
 - Care provided worldwide

*Benefits and premiums vary by state. See agent for details.



[Read slide as is and explain:]

This is a standard benefit that provides the freedom to use the benefit as the Insured sees fit.

Once you qualify for benefits, an example would be to pay a relative or friend to provide needed care.

The point is that the money can be used for whatever you need it to be used for. If your maximum daily benefit is \$100 you could utilize \$1000 every month to assist you with whatever is a priority or necessity in your life.



TransCare Options® -- Optional Benefits*

(Additional Premium Required)

- **Benefit Increase Option (BIO):**

- Compound BIO – All benefit dollar amounts increase annually automatically. You can choose either:

- 5% annual increase; or
- 3% annual increase

- If Compound BIO is not chosen, the policy will be issued with Deferred BIO.

If you have not incurred a prior claim, you will have the opportunity to add a BIO without evidence of insurability on the 1st, 3rd, and 5th anniversary dates of your policy.

*Benefits and premiums vary by state. See agent for details.



In this slide we are going to go over the Benefit Increase Option.

Do you remember in our example we discussed putting your money in the bank for a certain % and how after 20 years of doing that you still only had [227] days worth of Assisted Living?

This is an option that helps you keep up with the rising cost of health care. 60 years ago the price of a new car was \$1850! Yes that was for the entire car not just the bumper! Long-term care increases in cost every year the same way, and we have to account for and be prepared for that rise in cost.

The Benefit Increase Option will increase your maximum daily benefit each year by 5% compounded. This means that if your policy covered \$100/day currently that in 10 years it would cover \$162/day as the maximum benefit keeps rising at a rate of 5%/year.



Optional Benefits* (Additional Premium Required)

- **Nonforfeiture Benefit**

- If you stop paying premiums after your coverage has been in effect for at least 3 full years, your coverage will continue on a limited basis.

*Benefits and premiums vary by state. See agent for details.



[READ VERBATIM...]



Features Offered To Employees

1. **[Modified Guaranteed Issue or Simplified Issue]**
2. **Individual Contract**
3. **[15]% Employee Discount**
4. **[40]% Spousal Discount**



Now let's talk about the plan that is being offered to [ABC] employees.

The MGI will allow you to only answer a few quick questions during the application and underwriting process. SI requires only a few more questions.

The policy is portable. Hopefully all of you will retire from [ABC], but should you choose not to, this policy is yours to keep as long as premiums are paid on it.

All employees will receive a [XX]% discount!

In addition to this, if you are applying for both you and your spouse or domestic partner at the same time you will receive a [XX%] discount on both of you!

Let's flip slides and break down what it really means for cost to you as an employee of this company. Some people believe they cannot afford long-term care insurance, but as you will see, that may not be the case.

| EMPLOYEE VIP VOLUNTARY INSURANCE PRODUCTS | | PLAN | TODAY |
|--|-------------------------------|-------------------------|--------------------------|
| Benefit Package [4 year plan \$146,000 Pool of Money \$100/day Max Benefit 90 Day Elimination Period Deferred Benefit Increase Option] | | Annual Standard Premium | Spouses Standard Premium |
| | Age: [45] | \$[557.44] | \$[557.44] |
| | [40]% Spousal Discount | (\$[294.43]) | (\$[294.43]) |
| | Cost | \$[263.01] | \$[263.01] |
| | [15]% [ABC] Discount | (\$[52.65]) | (\$[52.65]) |
| | Annual Employee Cost | \$[210.36] | \$[210.36] |
| | Bi-Weekly Cost | \$[8.77] | \$[8.77] |
| | | Couple Total: \$[17.54] | |



Let's look at our base plan available to [ABC] employees. We will start with a [4] year plan. This means that if you exhaust the maximum benefit every day, the policy would last for [4] years.

The maximum daily benefit is [\$100/day]. This means for every day that covered care or services are provided to you, we will pay actual charges incurred up to [\$100] every day.

The elimination period will be [90] days. Much like the deductible on a car, you are responsible for costs incurred for the first [90] after qualifying for benefits.

If you do not choose the 5% compound benefit increase option, the deferred option will give you the ability to purchase the benefit increase option at the end of the 1st, 3rd, or 5th year provided you have not filed a claim.

Let's say Bob and his wife Betty are both [45] years old. The illustration here shows that for the policy amounts we just discussed they would each normally pay \$[____]/year. With their spousal discount they each only have to pay \$[____]/year. Add in their [XX%] [ABC] employee discount and they are down to \$[____]/year. Now for [ABC] employees and their spouses if applicable [ABC] deducts benefits [24] of the [26] pay periods per year. That means that Bob and Betty each will have to pay \$[____] per pay period or \$[____] for them both to have a policy in place.

[One other added benefit is that [ABC] is going to allow this discount to employees' children who are 18+, parents, grandparents, in-laws, uncles, aunts, sisters, and brothers!]



DRA PARTNERSHIP POLICY AVAILABLE

- Requires Inflation Protection Purchase now
 - Under age 61 – Minimum 3% CBIO, 5% available
 - Age 61- 75 – Minimum 3% SBIO (5% SBIO available)
- State provides Medicaid Asset Protection
 - Allows you to protect additional assets from the Medicaid “spend down’ rules
 - Dollar for Dollar Asset Protection
 - You still have to apply and be accepted for Medicaid



To encourage more Americans to plan for the risk of needing long term care Congress passed the Deficit Reduction Act of 2005 (DRA). The new law permits the creation of beneficial public-private partnerships; a joint effort between states and insurance companies who offer Qualified Long Term Care Insurance Partnership Policies.

Partnership policies not only offer benefits to pay for long term care costs. They offer the special additional benefit of Asset Protection should you ever need to apply for Medicaid assistance.

Under a qualified partnership policy, personal assets in the amount of the total benefits paid are disregarded when Medicaid asset eligibility is calculated. For each dollar of benefits paid, one dollar of assets is not counted toward the eligibility limit. This means you get to keep those assets and don't have to spend them before qualifying for Medicaid. It also means that the state will not seek to recover those amounts from your estate.

The state of Arkansas requires that a long term care insurance policy include inflation protection if it is to qualify as a partnership policy. The amount of inflation protection required is based on the age of the Insured when the policy is issued. For anyone under age 61, the minimum requirement is 3% CBIO. Transamerica Life has this option available and also offers 5% CBIO. For anyone age 61 through age 75, the minimum requirement is 3% SBIO. Transamerica Life offers 5% SBIO only.

A Partnership Long Term Care Insurance Policy may be right for you and your financial situation.



- Benefits and premiums amounts depend upon plan selected.
- Exclusions and Limitations apply. For a complete description of covered benefits, see the brochure and outline of coverage in your employee kit.
- Your policy will describe your specific benefits in detail.

Policy Series TLC 1-FP 1001 or TLC 1-FP 402; In AR TLC 1-FP (AR) 206



For further details in regard to the plans see the outline of coverage or one of our brochures that are available to you.

Each person's policy will have their specific details in it.



What Questions Do You Have About Long Term Care Insurance?

How Do You Get Enrolled?

[1-866-478-5209]



Now, what is the next step?

We want to have all of you sign up for a time to meet with one of our long-term care agents.

Our goal is to help you find a policy that suits you and your family's needs. We can generate quotes, proposals, answer questions, and assist you in filling out an application and disclosure form.

Once we have discussed your situation with you, you are always welcome to contact us at the number listed here. In fact not only you, but all of your family members that are eligible for the [ABC] employee discount are welcome to contact us.

Our team is there to help you navigate through your questions and concerns!

Thank you so much for joining us today. I want to try and answer any questions I can for the next few minutes. Don't forget to grab one of the time slots to meet with us as well!

Have a wonderful day today!!!

| | | | |
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| <i>Filing Company:</i> | <i>Transamerica Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>42734</i> |
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| <i>TOI:</i> | <i>LTC03I Individual Long Term Care</i> | <i>Sub-TOI:</i> | <i>LTC03I.001 Qualified</i> |
| <i>Product Name:</i> | <i>TCO</i> | | |
| <i>Project Name/Number:</i> | <i>TCO/LTC EE PPT AR 0509</i> | | |

Rate Information

Rate data does NOT apply to filing.

| | | | |
|---------------------------------|--|-------------------------------|-----------------------------|
| <i>SERFF Tracking Number:</i> | <i>AEGJ-126199757</i> | <i>State:</i> | <i>Arkansas</i> |
| <i>Filing Company:</i> | <i>Transamerica Life Insurance Company</i> | <i>State Tracking Number:</i> | <i>42734</i> |
| <i>Company Tracking Number:</i> | <i>LTC EE PPT AR 0509</i> | | |
| <i>TOI:</i> | <i>LTC03I Individual Long Term Care</i> | <i>Sub-TOI:</i> | <i>LTC03I.001 Qualified</i> |
| <i>Product Name:</i> | <i>TCO</i> | | |
| <i>Project Name/Number:</i> | <i>TCO/LTC EE PPT AR 0509</i> | | |

Supporting Document Schedules

| | | | |
|-------------------------|-----------|-----------------------|------------|
| Satisfied -Name: | Variables | Review Status: | 06/22/2009 |
| Comments: | | | |
| Attachment: | | | |
| AR Variables.pdf | | | |

ARKANSAS VARIABLES
LTC EE PPT AR 0509

LTC EE PPT AR 0509

Slide 1 and Notes 1:

“Name/Title/Designation or Title” depends upon the presenter. This person will always be a licensed Arkansas agent/insurance producer.

“ABC” will be the name of the employer to which the presentation is being made.

Slide 5:

“Amount” and “City” will be the estimated cost and city to which the presentation is being made.

Slide 6:

The “Cost” and “Annual” variables will reflect the appropriate information.

Slide 8:

The variables depend upon the “investing amount” and the ALF “average daily costs”

Slide 16 and Notes 16:

The variable depends upon percentage and ALF “average daily costs”

Slide 18 and Notes 18:

1. Modified Guarantee Issue or Simplified Issue will only be listed if applicable to an employer as outlined in the approved Actuarial Memorandum.
3. The Employee Discounts amount depends upon the employer, as outlined in the approved Actuarial Memorandum.
4. Spousal Discount amounts depend upon the employer, as outlined in the approved Actuarial Memorandum.

“ABC” will be the name of the employer to which the presentation is being made.

Slide 19 and Notes 19:

Depending upon the offer being made to a particular employer, the slide amounts will reflect the appropriate information.

On the slide, the last paragraph will be included if applicable to an employer.

Slide 22:

Each employer is given a unique phone number to reach a licensed AR agent/insurance producer.

“ABC” will be the name of the employer to which the presentation is being made.